

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	Antonius Adhi Wiryawan, Re Lai, Weide Ju, Hichem Sellami, Durgesh Kotwal		
Assignee:	Siebel Systems, Inc.		
Title:	METHODS AND APPARATUS FOR CAPTURING CONSUMER LOAN APPLICATION DATA		
Serial No.:	10/025,523	Filing Date:	December 18, 2001
Examiner:	Brian E. Fertig	Group Art Unit:	3694
Docket No.:	OIC0269US	Confirmation No.	6254

Austin, Texas
February 23, 2009

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Examiner Fertig:

This paper is being submitted in response to the Office Action dated October 21, 2008, having a shortened statutory period set to expire on January 21, 2008. Accompanying this response is a One-Month Petition Under 37 C.F.R. § 1.136 for Extension of Time setting a new time for response of February 23, 2009, since February 21, 2009 was a Saturday. Further examination and reconsideration are respectfully requested in view of the following amendments and remarks.

No Amendments to the Specification are presented in this paper.

Amendments to the Claims are reflected in the listing of claims which begins on **page 2** of this paper.

No Amendments to the Drawings are presented in this paper.

Remarks/Arguments begin on **page 10** of this paper.